Electronic Patent Application Fee Transmittal									
Application Number:	10814800								
Filing Date:	31-Mar-2004								
Title of Invention:	REDUCING RISK IN A PAYMENT-BASED TRANSACTION BY RETURNING PAYMENT AUTHORIZING INSTRUCTIONS TO A PAYMENT QUEUE FOR LATERT RE-EVALUATION								
First Named Inventor/Applicant Name:	Kathleen Tyson-Quah								
Filer:	Steven D. Lawrenz/Tracy Meeker								
Attorney Docket Number:	32052-9195.US04								
Filed as Large Entity									
Utility under 35 USC 111(a) Filing Fees									
Description		Fee Code	Quantity	Amount	Sub-Total in USD(\$)				
Basic Filing:									
Pages:									
Claims:									
Claims in excess of 20		1202	2	52	104				
Independent claims in excess of 3		1201	1	220	220				
Miscellaneous-Filing:									
Petition:									
Patent-Appeals-and-Interference:									
Post-Allowance-and-Post-Issuance:									

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Request for continued examination	1801	1	810	810
	Tot	(\$)	1134	